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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/661,449	09/13/2003	Alben Joseph Gillum	38494-00252	7810

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EXAMINER
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AGWUMEZIE, CHARLES C

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 07/22/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

Application No.

10/661,449

Applicant(s)

GILLUM, ALBEN JOSEPH

Examiner

Charlie C. Agwumezie

Art Unit

3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 13 September 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-21 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date <u>2 pages</u> . | 6) <input type="checkbox"/> Other: _____  |

## DETAILED ACTION

### *Claim Rejections - 35 USC § 102*

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

**Claims 1-3, 5-6, 11-14 and 18-21** are rejected under 35 U.S.C. 102(e) as being anticipated by Hillmer et al U.S. Patent Application Publication No. 2003/0097330 A1.

1. As per **claim 1**, Hillmer et al discloses a method for detecting dollar threshold transactions comprising:

obtaining identity information relating to an identity of a customer who purchases a financial transaction (0023; 0032);

comparing said financial transaction with zero or more previous financial transactions that occurred on a same day as said transaction and that comprise said identity information (0032);

determining whether a total dollar value of said transaction and said previous financial transactions equals or exceeds a threshold amount (0031);

capturing additional information and storing said additional information if a result of said determining step was affirmative (see fig. 2B); and

generating a report that comprises said identification information, and said additional information (0034; 0060).

2. As per claim 2, Hillmer et al discloses the method wherein said previous financial transactions are stored in a database (0032).

3. As per claim 3, Hillmer et al discloses the method wherein said threshold amount is \$3,000 (0031; see claim 9).

4. As per claim 5, Hillmer et al discloses a method for detecting reportable dollar threshold transactions comprising:

storing daily transactions for financial transactions in a database (0032);

aggregating records by customer identifying information (0032);

summing said records from said aggregating step to produce a total dollar value (0043; 0045);

comparing said total dollar value with a threshold (see fig. 2B; 0031); and

if said total dollar value is greater than or equal to said threshold, generating a second record of all said records from said summing step (fig. 2B); and

storing said second record for reporting; and reporting said second record to a controlling entity (see fig. 2B; 0013; 0015).

5. As per claim 6, Hillmer et al further discloses the method wherein said threshold

is \$10,000 (0031; see claim 9).

6. As per **claim 11**, Hillmer et al discloses a method for detecting suspicious transactions comprising: examining digitized images of transactions in a plurality of workstations; and determining whether a condition is satisfied that indicates money laundering activities occurred (0042).

7. As per **claim 12**, Hillmer et al further discloses the method further comprising: completing a form indicating suspicious circumstances if a customer purchased a plurality of previous financial transactions with a regular frequency (0042).

8. As per **claim 13**, Hillmer et al further discloses the method further comprising: completing a form indicating suspicious circumstances if a customer worked with a second customer to purchase a dollar amount of a plurality of previous financial transactions in a manner intended to result in a total dollar value less than a threshold amount (0031).

9. As per **claim 14**, Hillmer et al further discloses the method wherein said condition comprises: determining whether a plurality of images indicate multiple financial transactions originated from different post offices in a geographic area (0042).

Art Unit: 3621

10. As per **claim 18**, Hillmer et al discloses a method for detecting suspicious transactions comprising:

analyzing sales data to detect whether financial transactions have been purchased in a manner indicating a plurality of consecutive high-value purchases that exceed a threshold value (0032; 0045).

11. As per **claim 19**, Hillmer et al discloses the method wherein said threshold value is \$2000 (0031; see claim 9).

12. As per **claim 20**, Hillmer et al discloses a method of detecting suspicious financial transactions comprising:

comparing a transaction to a plurality of transactions stored in a database (fig. 3A);

determining whether said transaction matches said plurality of transactions based on a match of a sender's name and zip code (0032);

summing a total dollar amount of said plurality of transactions matched in said determining step (0043; 0045);

advising a sales associate and disabling said transaction if a result of said summing step exceeds a dollar threshold (0034).

13. As per **claim 21**, Hillmer et al discloses the method wherein said threshold value is \$2000 (0031; see claim 9).

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

**Claim 4** is rejected under 35 U.S.C. 103(a) as being unpatentable over Hillmer et al U.S. Patent Application Publication No. 2003/0097330 A1 in view of Godwin et al U.S. Patent Application Publication No. 2002/0023057 A1

14. As per **claim 4**, Hillmer et al failed to explicitly disclose the method wherein said report comprises a USPS Form 8105-A.

Godwin et al discloses the method wherein said report comprises a USPS Form 8105-A (0207).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Hillmer et al and incorporate the method, wherein said report comprises a USPS Form as taught by Lawrence in order to standardize the form used.

**Claim 7 and 15** are rejected under 35 U.S.C. 103(a) as being unpatentable over Hillmer et al U.S. Patent Application Publication No. 2003/0097330 A1 in view of Lawrence U.S. Patent Application Publication No. 2002/0138417 A1.

15. As per **claim 7**, Hillmer et al failed to explicitly disclose the method wherein the controlling entity is the United States Department of the Treasury.

Lawrence discloses the method wherein the controlling entity is the United States Department of the Treasury (0004).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Hillmer et al and incorporate the method, wherein the controlling entity is the United States Department of the Treasury as taught by Lawrence in order to show controlling entity.

16. As per **claim 15**, Hillmer et al failed to explicitly disclose the method wherein said condition comprises: determining whether a plurality of images indicate multiple financial transactions bear similar handwriting and were deposited into a plurality of bank accounts.

Lawrence discloses the method wherein said condition comprises: determining whether a plurality of images indicate multiple financial transactions bear similar handwriting and were deposited into a plurality of bank accounts (0014; 0043; 0084).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Hillmer et al and incorporate the



Art Unit: 3621

method, wherein said condition comprises: determining whether a plurality of images indicate multiple financial transactions bear similar handwriting and were deposited into a plurality of bank accounts as taught by Lawrence in order to show pattern and detect fraudulent transactions.

**Claims 8** is rejected under 35 U.S.C. 103(a) as being unpatentable over Bosworth-Davis et al U.S. Patent Application Publication 2003/0033228 A1 in view of Hamilton U.S. Patent Application Publication 2003/0167242 A1.

17. As per **claim 8**, Bosworth-Davis et al discloses a method of monitoring and enforcing employee compliance in dollar threshold reporting, comprising:

analyzing said images to determine whether reporting was required (0034);

determining whether an employee was compliant in reporting (0034; 0035, 0046);

and

generating a report to a field manager that advises said field manager of non-compliance of said employee (0046; 0047).

What Bosworth-Davis et al failed to teach is

requesting digitized images of money orders from a clearing entity;

forwarding said images to review workstations.

Hamilton discloses a method of monitoring and enforcing employee compliance in dollar threshold reporting, comprising:

requesting digitized images of money orders from a clearing entity (0031);

forwarding said images to review workstations (0031).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Bosworth-Davis et al and incorporate the features as listed above and as taught by Hamilton in order to show alternative method of detecting fraud.

**Claims 9-10** are rejected under 35 U.S.C. 103(a) as being unpatentable over Bosworth-Davis et al U.S. Patent Application Publication 2003/0033228 A1 and Hamilton U.S. Patent Application Publication 2003/0167242 A1 as applied to claim 8 above, and further in view of Hillmer et al U.S. Patent Application Publication No. 2003/0097330 A1.

18. As per **claim 9**, both Bosworth-Davis et al and Hamilton failed to explicitly disclose the method wherein said analyzing step further comprises: determining whether a dollar value represented by said images exceeds a total dollar threshold amount.

Hilmer et al discloses the method wherein said analyzing step further comprises: determining whether a dollar value represented by said images exceeds a total dollar threshold amount (see fig. 2; 0031).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Bosworth-Davis et al and incorporate the method, wherein said condition comprises: determining whether a dollar

Art Unit: 3621

value represented by said images exceeds a total dollar threshold amount as taught by Hillmer in order to show alternative method of detecting fraud.

19. As per **claim 10**, both Bosworth-Davis et al and Hamilton failed to explicitly disclose the method of claim 8 wherein said analyzing step further comprises: determining whether a plurality of images indicate multiple transactions originated from a same post office for a same customer on a same day.

Hillmer et al discloses the method wherein said analyzing step further comprises: determining whether a plurality of images indicate multiple transactions originated from a same post office for a same customer on a same day (0032).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Bosworth-Davis et al and incorporate the method, wherein said condition comprises: determining whether a plurality of images indicate multiple transactions originated from a same post office for a same customer on a same day as taught by Hillmer in order to show pattern of fraud and ensure further security measures.

**Claims 16-17**, are rejected under 35 U.S.C. 103(a) as being unpatentable over Hillmer et al U.S. Patent Application Publication No. 2003/0097330 A1 in view of Burke U.S. Patent Application Publication No. 2003/0050889 A1.

20. As per claim 16, Hillmer et al failed to explicitly disclose the method wherein said condition comprises: determining whether a plurality of images bear no payees.

Burke discloses the method wherein said condition comprises: determining whether a plurality of images bear no payees (0046).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Hillmer et al and incorporate the method, wherein said condition comprises: determining whether a plurality of images bear no payees as taught by Burke in order to show pattern of fraud and ensure further security measures.

21. As per claim 17, Hillmer et al failed to explicitly disclose the method wherein said condition comprises: determining whether a plurality of images bear no payees.

Burke discloses the method wherein said condition comprises: determining whether a plurality of images bear no payees (0046).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Hillmer et al and incorporate the method, wherein said condition comprises: determining whether a plurality of images bear no payees as taught by Burke in order to show pattern of fraud ensure further security measures that may be employed.

### ***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure..

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Charles C. Agwumezie whose number is (571) 272-6838. The examiner can normally be reached on Monday – Friday 8:00 am – 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272 – 6712. The fax phone number for the organization where the application or proceeding is assigned is (703) 305-7687. [Official communications; including After Final communications labeled "Box AF"]. (703) 308-1396 [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"].

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll free).

acc  
July 19, 2005

*Charles C. Agwumezie*  
Primary Examiner  
3621